

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Steven Dougherty
Tracey Dougherty
Debtors

Case No. 11-19313-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2016.

db/jdb +Steven Dougherty, Tracey Dougherty, 161 Hansen Terrace, Collingdale, PA 19023-4003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, et al
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
ANDREW F GORNALL on behalf of Creditor Bank of America, National Association, et al...
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
ANN E. SWARTZ on behalf of Creditor Bank of America, National Association ecfmail@mwc-law.com,
ecfmail@mwc-law.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, et al
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
MICHAEL GUMBEL on behalf of Joint Debtor Tracey Dougherty mgumbel@bainbridgelawcenter.com
MICHAEL GUMBEL on behalf of Plaintiff Steven Dougherty mgumbel@bainbridgelawcenter.com
MICHAEL GUMBEL on behalf of Debtor Steven Dougherty mgumbel@bainbridgelawcenter.com
MICHAEL GUMBEL on behalf of Plaintiff Tracey Dougherty mgumbel@bainbridgelawcenter.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

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 IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Steven Dougherty
 Tracey Dougherty

Debtors

U.S. Bank National Association, as Indenture
 Trustee, successor in interest to Bank of America,
 National Association, as Indenture Trustee,
 successor by merger to LaSalle Bank National
 Association, as Indenture Trustee for AFC Trust
 Series 2000-4

Movant

vs.

CHAPTER 13

NO. 11-19313 MDC

11 U.S.C. Section 362

Steven Dougherty
 Tracey Dougherty

Debtors

William C. Miller Esq.

Trustee

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by Movant on Debtors' residence is **\$2,877.46**, which breaks down as follows:

Post-Petition Payments:	May 2016 through August 2016 at \$778.58
Suspense:	(\$236.86)
Total Post-Petition Arrears	\$2,877.46

2. Debtors shall cure said arrearages in the following manner;

a). Beginning September 2016 and continuing through December 2016, until the arrearages are cured, Debtors shall pay the present regular monthly payment of **\$778.58** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$719.37** towards the arrearages on or before the last day of each month at the address below;

JPMorgan Chase Bank, N.A.
 3415 Vision Drive
 Mail Code 0114-7142
 Columbus, OH 43219

b). Maintenance of current monthly mortgage payments to Movant thereafter.

3. Should Debtor's automatic stay be lifted, Movant shall provide proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited. Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtors and Debtors' attorney of the default in writing and Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 23, 2016

By: /s/ Joshua I. Goldman, Esquire
Joshua I. Goldman, Esquire
Attorneys for Movant
KML Law Group, P.C.
Main Number: (215) 627-1322

10/4/16
No Objection:
Raymond J. Charles
TRUSTEE

Date: 9/20/16
***without prejudice to any trustee rights or remedies**

[Signature]
Michael Gumbel Esquire
Attorney for Debtors

Approved by the Court this 18th day of October, 2016. However, the court retains discretion regarding entry of any further order.

Magdeline D. Coleman
Bankruptcy Judge, Magdeline D. Coleman